



PATENT  
Customer No. 22,852  
Attorney Docket No. 5997.0024-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Michael G. BRADLEY et al. )  
Application No.: 10/679,516 ) Group Art Unit: 3629  
Filed: October 7, 2003 ) Examiner: Unassigned  
For: SYSTEMS AND METHODS FOR )  
RETROSPECTIVE HOME VALUE )  
SCORING )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents were previously submitted in a prior application, application no. 10/094,806, filing date March 12, 2002, upon which Applicants rely for the benefits provided in 35 U.S.C. § 120. Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

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**GROUP 3600**

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documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: January 13, 2004

By:

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OMB No. 0651-0011

## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	5997.0024-01	Appln. No.	10/679,516	<b>RECEIVED</b>
Applicant	Michael G. BRADLEY et al.			JAN 15 2004
Filing Date	October 7, 2003	Group:	3629	<b>GROUP 3600</b>

## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,857,174	01/05/99	Dugan	705	1	
	6,401,070	06/04/02	McManus et al.	705	1	

## FOREIGN PATENT DOCUMENTS

	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Lewis, Edward M., "An Introduction to Credit Scoring," Library of Congress Catalog Number: 90-92258, pp. 1-169, 1994, San Rafael, CA
	Mary Dum, Why CASA for Fitch? American Banker-Bond Buyer, Thomson Publishing Corporation, Vol. 9, No. 1, p. 36, January 2002/February 2002
	<a href="http://www.myfico.com/myfico/CreditCentral/ScoringWorks.asp">http://www.myfico.com/myfico/CreditCentral/ScoringWorks.asp</a> , pp. 1-2, date visited October 28, 2002
	<a href="http://www.myfico.com">http://www.myfico.com</a> , p. 1, date visited October 28, 2002
	Application No. 10/095,006, entitled "SYSTEMS AND METHODS FOR GENERATING A MODEL FOR HOME VALUE SCORING," filed March 12, 2002
	Application No. 10/283,339, entitled "SYSTEMS AND METHODS FOR INCOME SCORING," filed October 30, 2002
	Application No. 10/283,338, entitled "SYSTEMS AND METHODS FOR GENERATING A MODEL FOR INCOME SCORING," filed October 30, 2002

Examiner	Date Considered
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\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.